

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re: : Bankruptcy No. 19-16187-mdc  
Thomas J Cravalho  
Shannon J Cravalho : Chapter 7

**ORDER**

The debtor(s) has filed a motion for approval of the reaffirmation agreement between the debtor(s) and M&T Bank, the court held a hearing on February 12, 2020, required by 11 U.S.C. s 524 (c)(6)(A) on notice to the debtor(s) and the creditor.

**COURT ORDER:**

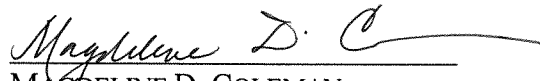
  X   The court grants the debtor(s) motion under 11 U.S.C. s 524 (c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s)

       The court grants the debtor's motion under U.S.C. s 524 (K)(8) and approves the reaffirmation agreement described above

       The court does not approve the reaffirmation agreement.

       The court approves the reaffirmation agreement.

Date: 2/12/2020

  
MAGDELINE D. COLEMAN  
CHIEF UNITED STATES BANKRUPTCY JUDGE

United States Trustee  
833 Chestnut St  
Philadelphia, PA 19107

Chapter 7 Trustee

Debtor(s)